

United States Bankruptcy Court
Western District of MichiganIn re:
Andrea J. Averill
DebtorCase No. 14-04375-jtg
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0646-1

User: jonesl
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Jun 14, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 16, 2018.

db +Andrea J. Averill, 13396 Lime Lake Dr., Sparta, MI 49345-9523
 7395540 +Allied Collection Group, 400 Allied Ct., Zeeland, MI 49464-2219
 7395541 +American Debt Mediators, 15950 North Dallas Parkway, Ste. 400, Dallas, TX 75248-6628
 7395542 Art Van/Retail Services, Attn: Legal Dept., 6500 E 14 Mile Rd., Warren, MI 48092-1281
 7395547 +Daniel Rudd, 201 S lake Ave, Spring Lake, MI 49456-1940
 7395551 +Eric Averill, 13396 Lime Lake Dr, Sparta, MI 49345-9523
 7413620 +FIFTH THIRD MORTGAGE COMPANY, 5001 KINGSLEY DR 1MOBBW, CINCINNATI OH 45227-1114
 7395553 +Fifth Third Bank, 5050 Kingsley Dr., Cincinnati, OH 45227-1115
 7395554 +Fountain Hill Center, 534 Fountain St Ne, Grand Rapids, MI 49503-3422
 7395555 +Mercy General Health Partners, Patient Accounts, 1820 44th St. SE, Grand Rapids, MI 49508-5006
 7395558 State of Michigan Dept., of Treasury, PO Box 77437, Detroit, MI 48277-0360
 7395559 +Sunrise Credit Services, Inc., Po Box 9100, Farmingdale, NY 11735-9100

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr +EDI: RECOVERYCORP.COM Jun 15 2018 01:58:00 Recovery Management Systems Corporation,
 For GE Capital Retail Bank, 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7395543 EDI: BANKAMER.COM Jun 15 2018 01:58:00 Bank of America, Po Box 982235, El Paso, TX 79998
 7395544 +E-mail/Text: cms-bk@cms-collect.com Jun 14 2018 22:16:29 Capital Management Services,
 726 Exchange Street, Ste. 700, Buffalo, NY 14210-1464
 7395545 EDI: CHASE.COM Jun 15 2018 01:58:00 Chase Bank USA, Chase Cardmember Service,
 PO Box 15298, Wilmington, DE 19850-5298
 7395546 +E-mail/Text: wwellis@choiceone.com Jun 14 2018 22:16:37 Choice One Bank, 109 E. Divison St,
 Sparta, MI 49345-1380
 7395550 EDI: DISCOVER.COM Jun 15 2018 01:58:00 Discover Fin Services, PO Box 15316,
 Wilmington, DE 19850
 7400730 EDI: DISCOVER.COM Jun 15 2018 01:58:00 Discover Bank, DB Servicing Corporation,
 PO Box 3025, New Albany, OH 43054-3025
 7395552 EDI: BANKAMER.COM Jun 15 2018 01:58:00 FIA Card Services, PO Box 15026,
 Wilmington, DE 19850-5026
 7395549 EDI: IRS.COM Jun 15 2018 01:58:00 Department of the Treasury, Internal Revenue Service,
 Po Box 802501, Cincinnati, OH 45280
 7472290 +E-mail/Text: MarcsBankruptcyUnit@michigan.gov Jun 14 2018 22:17:10
 Michigan Department of Treasury, Bankruptcy Unit, PO Box 30168, Lansing, MI 48909,
 5 48909-7668
 7541076 EDI: RECOVERYCORP.COM Jun 15 2018 01:58:00 Recovery Management Systems Corporation,
 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 7395556 +E-mail/Text: creditsupervisors@rogent.com Jun 14 2018 22:17:11 Roger & Hollands,
 Po Box 879, Matteson, IL 60443-0879
 7395557 +E-mail/Text: cbo-patientliabilitysupportteam@spectrumhealth.org Jun 14 2018 22:16:43
 Spectrum Health, 1840 Wealthy St SE, Grand Rapids, MI 49506-2968
 7420912 EDI: WFFC.COM Jun 15 2018 01:58:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657
 7395560 +EDI: WFFC.COM Jun 15 2018 01:58:00 Wells Fargo Dealers Services, Po Box 1697,
 Winterville, NC 28590-1697
 7395561 +E-mail/Text: BKRMailOps@weltman.com Jun 14 2018 22:16:51 Weltman, Weinberg & Reis Co,
 2155 Butterfield Dr, Ste 200-S, Troy, MI 48084-3463

TOTAL: 16

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Fifth Third Mortgage Company, 5001 KINGSLEY DR, 1MOBBW, CINCINNATI, OH 45227-1114
 7493944* +Daniel . Rudd, 201 S LAKE AVE, Spring Lake, MI 49456-1940
 7395548* Internal Revenue Service, PO box 7346, Philadelphia PA 19101-7346

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 16, 2018

Signature: /s/Joseph Speetjens

District/off: 0646-1

User: jonesl
Form ID: 3180W

Page 2 of 2
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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 14, 2018 at the address(es) listed below:

Brett N. Rodgers ecf@rodgersch13.com, ecfbnrbackup@trustee13.com
John D. Stoddard on behalf of Creditor Wells Fargo Dealer Services
bankruptcy@fabriziobrook.com
Marla A. Skeltis on behalf of Creditor Fifth Third Mortgage Company mskeltis@rsmalaw.com,
bankruptcy@rsmalaw.com
Stephen C. Corwin on behalf of Debtor Andrea J. Averill Admin@corwinlawyers.com

TOTAL: 4

United States Bankruptcy Court
 Western District of Michigan
 One Division Ave., N.
 Room 200
 Grand Rapids, MI 49503

IN RE: Debtor (name used by the debtor in the last 8 years, including married, maiden, trade, and address):

Andrea J. Averill
 13396 Lime Lake Dr.
 Sparta, MI 49345-0186
 SSN: xxx-xx-4738

Debtor

Case Number 14-04375-jtg
Chapter 13
Honorable John T. Gregg

Order of Discharge

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Andrea J. Averill
 fka Andrea J. Crane, fka Andrea J. Wagenmaker

By the court:

DATE: June 14, 2018



John T. Gregg
 United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.